

United States Bankruptcy Court  
Eastern District of New York

In re:  
Caitlin Brooke Marie Corrigan-Orosco  
Debtor(s)

Case No. 20-73620-ast  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0207-8  
Date Rcvd: Dec 18, 2020

User: lglasser  
Form ID: 309A

Page 1 of 3  
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2020:**

Recip ID	Recipient Name and Address
db	Caitlin Brooke Marie Corrigan-Orosco, 59 Chestnut Ave, Patchogue, NY 11772-2616
smg	+ NYC Department of Finance, 345 Adams Street, Office of Legal Affairs, Brooklyn, NY 11201-3739
smg	+ NYS Unemployment Insurance, Attn: Isolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001
9919332	Amex/Dsnb, PO Box 8218, Mason, OH 45040-8218
9919344	+ Earlham College, 801 National Rd W, Richmond, IN 47374-4095
9919345	Edfinancial Services, Attn: Bankruptcy, PO Box 36008, Knoxville, TN 37930-6008
9919346	Edfinancial Services LLC, 120 N Seven Oaks Dr, Knoxville, TN 37922-2359

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: natalie.jeanbaptiste@gmail.com	Dec 18 2020 18:05:00	Natalie Jean-Baptiste, Law Office of Natalie Jean-Baptiste, PC, 626 RXR Plaza, 6th Floor, Uniondale, NY 11556
tr	+ EDI: QABMENDELSON.COM	Dec 18 2020 23:08:00	Allan B. Mendelsohn, Allan B. Mendelsohn, LLP, 38 New Street, Huntington, NY 11743-3463
smg	+ Email/Text: nys.dtf.bncnotice@tax.ny.gov	Dec 18 2020 18:05:00	NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
smg	+ Email/Text: ustpregion02.li.ecf@usdoj.gov	Dec 18 2020 18:05:00	United States Trustee, Office of the United States Trustee, Long Island Federal Courthouse, 560 Federal Plaza, Central Islip, NY 11722-4456
9919327	Email/Text: bankruptcynotice@1fbusa.com	Dec 18 2020 18:05:00	1st Financial Bank USA, Attn: Bankruptcy, PO Box 1100, North Sioux City, SD 57049-1100
9919328	Email/Text: bankruptcynotice@1fbusa.com	Dec 18 2020 18:05:00	1st Financial Bk USA, 363 W Anchor Dr, North Sioux City, SD 57049-5154
9919330	EDI: GMACFS.COM	Dec 18 2020 23:08:00	Ally Financial, Attn: Bankruptcy, PO Box 380901, Bloomington, MN 55438-0901
9919329	EDI: GMACFS.COM	Dec 18 2020 23:08:00	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
9919331	EDI: AMEREXPR.COM	Dec 18 2020 23:08:00	Amex/Bankruptcy, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
9919333	EDI: BANKAMER.COM	Dec 18 2020 23:08:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
9919334	EDI: BANKAMER.COM	Dec 18 2020 23:08:00	Bank of America, 4909 Savarese Cir, Tampa, FL 33634-2413
9919335	EDI: TSYS2.COM	Dec 18 2020 23:08:00	Barclays Bank Delaware, Attn: Bankruptcy, PO Box 8801, Wilmington, DE 19899-8801
9919336	EDI: TSYS2.COM	Dec 18 2020 23:08:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803

District/off: 0207-8

User: lglasser

Page 2 of 3

Date Rcvd: Dec 18, 2020

Form ID: 309A

Total Noticed: 44

9919337	EDI: CAPITALONE.COM	Dec 18 2020 23:08:00	Capital One Bank USA N, PO Box 30281, Salt Lake City, UT 84130-0281
9919338	EDI: CAPITALONE.COM	Dec 18 2020 23:08:00	Capital One Bank USA N, Attn: Gen Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
9919339	EDI: CITICORP.COM	Dec 18 2020 23:08:00	Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
9919340	EDI: CITICORP.COM	Dec 18 2020 23:08:00	Citibank North America, Citibank SD MC, 425 5800 South Corp Pl, Sioux Falls, SD 57101
9919341	EDI: CITICORP.COM	Dec 18 2020 23:08:00	Citibank/the Home Depot, Citicorp Credit Svcs/Centralized Bk dept, PO Box 790034, Saint Louis, MO 63179-0034
9919342	EDI: DISCOVER.COM	Dec 18 2020 23:08:00	Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
9919343	EDI: DISCOVER.COM	Dec 18 2020 23:08:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
9919347	EDI: HFC.COM	Dec 18 2020 23:08:00	Hsbc Bank, PO Box 2013, Buffalo, NY 14240-2013
9919348	EDI: HFC.COM	Dec 18 2020 23:08:00	Hsbc Bank, Attn: Bankruptcy, PO Box 2013, Buffalo, NY 14240-2013
9919349	EDI: RMSC.COM	Dec 18 2020 23:08:00	Syncb/Amer Eagle DC, PO Box 965005, Orlando, FL 32896-5005
9919350	EDI: RMSC.COM	Dec 18 2020 23:08:00	Syncb/Care Credit, C/o, PO Box 965036, Orlando, FL 32896-5036
9919351	EDI: RMSC.COM	Dec 18 2020 23:08:00	Syncb/HH Gregg, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
9919353	EDI: RMSC.COM	Dec 18 2020 23:08:00	Syncb/Pc Richard, C/o, PO Box 965036, Orlando, FL 32896-5036
9919352	EDI: RMSC.COM	Dec 18 2020 23:08:00	Syncb/network, C/o, PO Box 965036, Orlando, FL 32896-5036
9919354	EDI: RMSC.COM	Dec 18 2020 23:08:00	Synchrony Bank/American Eagle, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
9919355	EDI: RMSC.COM	Dec 18 2020 23:08:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, PO Box 965064, Orlando, FL 32896-5064
9919356	EDI: RMSC.COM	Dec 18 2020 23:08:00	Synchrony Bank/Pc Richards & Sons, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
9919357	EDI: WTRRN BANK.COM	Dec 18 2020 23:08:00	Target, c/o Financial & Retail Svcs Mailstop BT, PO Box 9475, Minneapolis, MN 55440-9475
9919358	EDI: WTRRN BANK.COM	Dec 18 2020 23:08:00	Td Bank USA/Targetcred, PO Box 673, Minneapolis, MN 55440-0673
9919359	EDI: CITICORP.COM	Dec 18 2020 23:08:00	Thd/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
9919360	EDI: WFFC.COM	Dec 18 2020 23:08:00	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus # MAC X2303-01A, Des Moines, IA 50328-0001
9919361	EDI: WFFC.COM	Dec 18 2020 23:08:00	Wells Fargo Bank NA, MAC F8234F-02F, PO Box 10438, Des Moines, IA 50306-0438
9919362	EDI: WFFC.COM	Dec 18 2020 23:08:00	Wells Fargo Bank, N.A., Attn: Bankruptcy, 1 Home Campus # MAC X2303-01A, Des Moines, IA 50328-0001
9919363	EDI: WFFC.COM	Dec 18 2020 23:08:00	Wf/dillard, PO Box 14517, Des Moines, IA

District/off: 0207-8  
Date Rcvd: Dec 18, 2020

User: lglaaser  
Form ID: 309A

Page 3 of 3  
Total Noticed: 44

50306-3517

TOTAL: 37

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 20, 2020

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2020 at the address(es) listed below:

Name	Email Address
Allan B. Mendelsohn	amendelsohn@amendelsohnlaw.com amendelsohn@ecf.axosfs.com
Natalie Jean-Baptiste	on behalf of Debtor Caitlin Brooke Marie Corrigan-Orosco natalie.jeanbaptiste@gmail.com G4812@notify.cincompass.com
United States Trustee	USTPRegion02.LI.ECF@usdoj.gov

TOTAL: 3

**Information to identify the case:**Debtor 1 **Caitlin Brooke Marie Corrigan-Orosco**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2598**

EIN \_ \_ - \_ \_ \_ \_ \_

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN \_ \_ \_ \_ \_

EIN \_ \_ - \_ \_ \_ \_ \_

United States Bankruptcy Court **Eastern District of New York**Date case filed for chapter **7** **12/17/20**Case number: **8-20-73620-ast****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case**

Revised: 12/17

For the debtor(s) listed above, a case has been filed under Chapter 7 of the Bankruptcy Code. An order for relief has been entered. This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's Full Name</b>	Caitlin Brooke Marie Corrigan-Orosco	
<b>2. All other names used in the last 8 years</b>	aka Caitlin Corrigan-Orosco	
<b>3. Address</b>	59 Chestnut Ave Patchogue, NY 11772-2616	
<b>4. Debtor's Attorney</b> Name and address	Natalie Jean-Baptiste Law Office of Natalie Jean-Baptiste, PC 626 RXR Plaza 6th Floor Uniondale, NY 11556	Contact Phone 516-512-7078 Email: <a href="mailto:natalie.jeanbaptiste@gmail.com">natalie.jeanbaptiste@gmail.com</a>
<b>5. Bankruptcy Trustee</b> Name and address	Allan B. Mendelsohn Allan B. Mendelsohn, LLP 38 New Street Huntington, NY 11743	Contact Phone (631)923-1625 Email: <a href="mailto:amendelsohn@amendelsohnlaw.com">amendelsohn@amendelsohnlaw.com</a>
<b>6. Meeting of Creditors</b>	<b>January 19, 2021 at 01:00 PM</b>	Location: <b>DUE TO COVID-19, THE MEETING OF CREDITORS WILL BE HELD TELEPHONICALLY. PLEASE REFER TO THE CASE DOCKET OR CONTACT THE TRUSTEE LISTED IN THIS NOTICE FOR INSTRUCTIONS.</b>
<b>7. Deadlines</b>  The Bankruptcy Clerk's Office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to Object to Discharge or to Challenge Whether Certain Debts are Dischargeable:</b>  <b>You must file a Complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <b>Deadline to Object to Exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing Deadline: 3/22/21</b>  <b>You must file a Motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <b>Filing Deadline: 30 days after the conclusion of the meeting of creditors</b>
<b>8. Presumption of Abuse</b>	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances. The presumption of abuse does not arise.	
<b>9. Bankruptcy Clerk's Office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://pacer.uscourts.gov">pacer.uscourts.gov</a> .	Address of the Bankruptcy Clerk's Office: 290 Federal Plaza Central Islip, NY 11722  Clerk of the Bankruptcy Court: Robert A. Gavin, Jr.	Hours Open: Monday – Friday 9:00 AM – 4:30 PM  Contact Phone (631) 712-6200 Date: 12/18/20

For more information, see page 2 &gt;

Debtor **Caitlin Brooke Marie Corrigan-Orosco**Case number **8-20-73620-ast**

<b>10. Legal Advice</b>	The staff of the Bankruptcy Clerk's Office cannot give legal advice. To protect your rights, consult an attorney.
<b>11. Creditors May Not Take Certain Actions</b>	The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.
<b>12. Meeting of Creditors</b>	A meeting of creditors is scheduled for the date, time and location listed on the front side. Debtors must attend the meeting to be questioned under oath by the trustee and by creditors. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
<b>13. Proof of Claim</b>	<p>Deadline for holder(s) of a claim secured by a security interest in the debtor(s)' principal residence (Rule 3002(c)(7)(A)): <b>Filing Deadline: 02/25/2021</b></p> <p>No property appears to be available to pay creditors. Therefore, other than claims secured by a security interest in the debtor(s)' principal residence, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the Clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p> <p><b><i>Do not include this notice with any filing you make with the court.</i></b></p>
<b>14. Discharge of Debts</b>	The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the Bankruptcy Clerk's Office within the deadlines specified in this notice. (See line 7 for more information.)
<b>15. Exempt Property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the Bankruptcy Clerk's Office or online at <a href="https://pacer.uscourts.gov">pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The Bankruptcy Clerk's Office must receive the objection by the deadline to object to exemptions in line 7.
<b>16. Creditors with a Foreign Address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.
<b>17. Option to Receive Notices Served by the Clerk by Email Instead of by U.S. Mail</b>	<p>1) The Electronic Bankruptcy Noticing (EBN) Program is open to all parties. You can register for EBN at the BNC website <a href="https://bankruptcyntices.uscourts.gov/">https://bankruptcyntices.uscourts.gov/</a>, or</p> <p>2) Debtors can register for DeBN by filing local form "Debtor's Electronic Bankruptcy Notice Request" with the Clerk of Court. <b>Both options are FREE and allow the Clerk to quickly send you court-issued notices and orders by email.</b></p>
<b>18. Undeliverable Notices</b>	Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the parties correct address, resend the returned notice, and notify this office of the parties change of address. Failure to provide all parties with a copy of the notice may adversely affect the debtor as provided by the Bankruptcy Court.
<b>19. Form 121 Statement of Social Security #</b>	The debtor or debtor's attorney is required to bring a paper copy of the petition with full social security number displayed to the first meeting of creditors.
<b>20. Personal Financial Management Course</b>	In order to receive a discharge, the debtor must complete a Personal Financial Management Course and must file a Certification About a Financial Management Course (Official Form 423) within 60 days after the first date set for the section 341 meeting. If the Certification About a Financial Management Course is not filed within the allotted time, <b>a discharge will not be issued and the case will be closed.</b>